National Importance of the Recent Legislative Vote.

Ministerial Responsibility to Magna Charta Checks and Balances.

President Thiers' Defeat and the Cabinet Alternatives.

Critical Points for the Solution of the Crisis.

A Chief of State Likely to Remain a Personal Centre of Power.

The Committee on Constitution Assembled in First Session and Organized.

Project of Principle and Outline of Work for the Members.

CITIZEN FEAR OF A NATIONAL COUP.

M. Thiers' Levee and Unofficial Explanation.

Commerce Unsettled All Over the Country.

TELEGRAM TO THE NEW YORK HERALOS.

The following special despatch to the HERAGO has been received from our correspondent in the French capital.

Paris. Dec. 6, 1872. The Parliamentary composition of the Legislative Committee of Thirty, appointed by the National Assembly to draft a constitutional definition of the privileges of the French government, insures a report in favor of the absolute responsibility of the Ministry to the vote of the majority and the exclusion of the President from the Chamber during debate.

The Presidential vote in the legislative body is reduced to a mere numerical and political fiction by the imposition of stringent limitations, and a resolute opposition is given to the plan of a partial renewal of the constitvency of the Assembly itself by the holding of deplated departmental, or local, elections.

The vote developes, also, an efficient opposition to the Cabinet project for the organization of a second or upper chamber.

PRESIDENT THIERS DEFEATED DECISIVELY. All this is regarded as exceedingly important -which it is-from the fact that it constitutes a decisive defeat of President Thiers.

CHOICE FOR THE CHIEF.

It is considered probable that the Chief of State and his Cabinet will adopt, almost immediately, one of three courses, which are briefly enumerated thus :-

First Resignation of the Cabinet and the formation of a new Ministry, selected from the members of the Right Centre and Left Centre, thus detaching votes from the party of the Right and organizing a new working majority favorable to the Ministry in the Assembly.

Second-The promulgation by the Ministry of a formal declaration that it is impossible to continue the government under existing circumstances, the paper being accompanied by an appeal for the dissolution of the Assem-

Third-The complete retirement of the present Ministry and a government acceptance of a Cabinet constituted exclusively from the party of the Right.

THE PRESIDENTIAL PERSONALITY ALMOST AT A LIFE PERMANENCY.

This latter idea is unlikely of realization; but, notwithstanding the improbability, it is more likely to come to pass sooner than the resignation of President Thiers.

WILL THE MINISTRY EXPLAIN? President Thiers' government will probably make a statement of the course which the Ministry intends to pursue during the session of the National Assembly at Versailles to-day.

WHAT IS SAID BY THE PEOPLE AND IN THE PRESS. The public mind remains exceedingly anxious, and the situation is canvassed in all its

bearings everywhere. The Committee of Thirty, formed yesterday by the Assembly, is regarded as hostile to the

Republic. The republican journals of Paris declare that the Assembly does not represent the will of France and demand its immediate dissolu-

tion, and President Thiers is expected to re-COMMERCIAL CONSEQUENCES. The news of the governmental situation which exists at Versailles has unsettled busi-

ness of every description throughout the whole of France

The Committee of Thirty Assembled in

Session and Duly Organized.

VERSAILLES, Dec. 6, 1872. The Committee of Thirty appointed by the

with the motion of Minister Dufaure, held its first meeting to-day.

The following

were elected by the members, viz :-PRESIDENT-The Baron de Larcy. VICE PRESIDENT-M. Audiffret-Pasquier. SECRETABLES-MM. Lefevre, Pourtalis and

The organization having been completed the committee adjourned to meet on Monday, the 9th instant, when it will proceed to busi-POINTS OF THE PARTIAMENTARY COMMISSION

According to the motion by which it was created, the committee is instructed—as has been specially notified to the Herald-to draw up the project of a law defining the responsibilities of Ministers and for regulating the relations of the several powers of the State, and it is expected that it will report a bill declaring that any Minister who shall be censured must resign, and excluding the President from debate in the Assembly, but granting to him, by way of compensation, a limited veto power.

It is also inferred from the political composition of the committee that any proposition for a dissolution of the Assembly will be rejected, and that nothing more radical than a partial renewal of the Parliamentary Chamber once a year or once every two years, like to the American Senate, will be entertained.

OFTIMEN APPREHENSION AND SOLEMN ADVICE. The Bien Public says the complexion of the committee makes the public situation all the more precarious. While the Executive and the Assembly are equally adverse to a coup, the country cannot tolerate the present state of affairs. It intimates that the French nation should spontaneously intervene-which is interpreted to mean that it should continue to send in petitions in support of M. Thiers and

his government.

THE CABINET A UNIT. President Thiers has resolved that there shall be no change in the Ministry until the report of the Committee of Thirty is pre-

Then, if the report is unfavorable to him, he will oppose it in the Assembly.

M. THIERS' RECEPTION OF HIS PRIENDS An official reception was given at the Executive residence last night, which was numerously attended. M. Thiers freely conversed

with his friends on the political crisis. The President regretted that a partial renewal of the Assembly seemed impossible, and declared he was determined to adhere to the policy announced in his message.

MORAL FORCE PLATFORM OF THE EXTREME LEFT. At a meeting of the Extreme Left to-day it was decided not to move for the dissolution of the Assembly until the question had been thoroughly agitated by means of petitions.

The Siècle started this idea and it is rapidly gaining ground. Petitions for the dissolution are coming in from all parts of the country.

THE ELECTORAL PRANCHISE LAW. The Assembly Committee charged with the consideration of the electoral law have decided to recommend that the voting franchise be given all males over twenty-five years of age they vote, and that the duty of voting be

Bullion in Flow to the Bank. PARIS, Dec. 6, 1872. The specie in the Bank of France increase 600,000 francs during the past week.

SAVED FROM THE DEEP.

Another Survivor of the Burned Missouri at Nassau.

Smith's Heartrending Story-Drifting for Three Days and Nights on a Boat's Keel-Landing at Abaco After Eight Days-Existing Seventeen Days on Water and Raw Crabs.

TELEGRAM TO THE NEW YORK HERALD.

Via KEY WEST, Dec. 5, 1872 Bichard Smith, another survivor of the burned steamer Missouri, has arrived at Nassau.

Smith was the man who abandoned Conway's boat and swam to the capsized boat for the purpose of righting her. Conway cut the painter connecting the two boats and they drifted out of sight of each other.

THREE DAYS ON THE SOAT'S KEEL. Smith and Alfred Steward drifted with the boat bottom upwards for three days at the mercy of the waves. On the fourth day they managed to right the boat, and, making a sail from lifepreservers, they proceeded and landed on the most western key of Abaco on the seventh day.

STEWARD DIES AFTER LANDING. After landing Steward died from a fever produced by exhaustion.

Smith caught a little rain water on the ninth day. and that with prickly pears and soft shell crabs. sustained him until the seventeenth day, when he was taken off the island and brought to Nassau. He goes to New York on the steamer Columbia

DEEP SEA TELEGRAPHS.

The Aspinwall and West Indies Cable Still Silent-Confusion of Management and No Messages.

TELEGRAM TO THE NEW YORK HERALD.

PANAMA. NOV. 27, 1872. as it has been since the 5th inst. It probably will not be repaired for some time. Sir Charles Bright, who has charge of this cable, is at loggerhea with the West India Cable Company. No tariff for through business has yet been agreed upon, nor will any be fixed until the trouble between the

managers is settled.

The conduct of business on the West India Company's lines the cable from Caba to Kingston, Matiered Assembly yesterday, in accordance | jam., See is very unsatisfactory to the public,

THE MUTUAL LIFE INSURANCE COMPANY OF

To the Policy Holdsha:—
The trustees of this company having, after a critical examination of the thirty years' experience of the company, and on mature deliberation, unant-mously resolved once more to reduce the rates of premium for insurance, it is proper in their behalf that the existing members should be informed of the causes which have led to this important measure, and of the effect which it will have upon their uncertainty.

The rates of premium first used by this company were borrowed, of necessity, from English companies. In the year 1853 alterations and reductions were recommended by Mr. Charles Gill, the first actuary of the company, and adopted by the trustees. In 1868 Mr. Sheppard Homans, then Actuary, proposed further corrections, many of them reductions, in the table of rates, which, after investigation, were adopted on his recommendation.

tion. In a recent statement to the public of the finan-cial condition of the company on the last of October last, in which are given the results of some thirty years' active business, it is stated that of all the cash premium receipts nearly fifty per cent of the same has been returned to the policy holders. Far the greater part of this large return consisted of payments on the part of the assurance which the premiums were intended to secure.

To understand this it is premised that the business of the company is founded upon what is called the American table of mortality, and four per cent interest for money. The table does not materially differ from others in use, except in the assumption that of a given number now living at the age, say 35, none will survive the age 96.

By the principle of life contingenoies it is found that the true amount to be paid at the beginning of every year to assure a sum payable at death is variable, being smaller at the younger and greater at the older ages. This variable ranges from \$7.70 at age 25 to \$991.54 at age 95 to insure \$1.000, on the supposition that the management of money will be without expense. These variable amounts are called the annual cost of insurance. But as all business operations are attended by expenses, a certain amount, usually a percentage of these costs, is added, and the result is another series of variable amounts called office premiums.

But to pay a constantly increasing premium every year would be attended by serious inconveniences, and it has become the custom, in consequence, for the company to charge and the assured

every year would be attended by serious inconveniences, and it has become the custom, in consequence, for the company to charge and the assured to pay a fixed sum every year, of which the value is such that its uitimate effect will be the same as that of the variable payment. It is a kind of average, being too large at the younger and too small at the older ages. The practice of the company has been to add forty per cent of the net rate to cover ordinary expenses. Then, taking the age of 35 as an example, we may write:— \$18 84 7 54

namely:—
1st—The amount it must contribute to death
claims for the first year, called the cost of

was surplus.

Second—The interest has been from six to seven per cent on the reserve, instead of four per cent, as assumed. This excess has contributed largely to

assumed. This excess has contributed largely to surplus.

Third—The ratio of expenses to receipts during the whole existence of the company has averaged only ten per cent, and during the year 1871 was less than eight per cent, and the provision of forty per cent of the net premium for expenses has here-tofore been much in excess of what was required. The surplus from this source has been very great. The result is that large dividends have been returned to policy holders from their over-payments. The majority of the members have left their dividends with the company to accumulate in the form

The company haditions to their policies.

The company has now been in existence thirty years. In every one of these thirty years it has issued a policy to a person aged thirty-five, who is now living, and who has paid each year's premium in full, and has left his dividends or overpayments to his credit in the form of additions to his

ratio of the present cash value of the addi-

thus showing the smallest amount returned for over payments to be twenty-seven per cent of the premium paid, and that even upon the policy which has been but one year in force, by far the most expensive; whereas the greatest reduction in the proposed new scale of rates is less than twenty-two

posed new scale of rates is less than twenty-two per cent.

There can, therefore, be no doubt of the safety of the proposed measure, or of the ability of the new policies to take care of themselves, to pay their own way, and accumulate a surplus.

It will be apparent from an examination of the foregoing table, that if the premiums upon those thirty policies had been made twenty-two per cent less than they were, by diminishing the percentage addition for expenses, the result would have been that the policy-holders would have retained the difference in their own pockets. The company would have been just as sound, for, as will be seen by the facts above stated, it would have held the same proper reserves on each policy, but the dividends or over payments would have been smaller.

smaller.
Without disturbing any old policies, it is now proposed to put in force a new table of rates for new policy-holders. In these new rates a change is made in the percentage for expenses other than death claims, reducing it from forty per cent to ten per cent. Upon whole life policies the effect is to reduce the premiums twenty-one and four-tenths per cent. Upon other classes of policies the reduction is not so great. No change other than a reduction in the provision for working expenses is proposed or made.

when the computations for dividend are made

When the computations for dividend are made each premium will receive the precise surplus which it earns. The low premium will receive a comparatively small dividend, because it will have earned less. The high premium will receive at comparatively small dividend, because it will have earned less. The high premium will receive its surplus upon precisely the same basis as heretofore, and its dividend, far from being diminished, will be enhanced by the introduction of newly selected and younger lives.

Should any of our old or present policy-holders, having policies capable of being surrendered, wish to take advantage of the new and lowered rates, in such case, as they will make a new contract with the company, they will, on surrendering their old policies, receive from the company their surrender value in cash. As a matter of information it may be stated that on policies five years old or less the exchange thus effected will be of some slight gain to the holder. On older policies there would be no gain.

to the holder. On older policies there would be no gain.

The company has made ample provision for the fulfilment of every one of its outstanding contracts. Even if it should cease to-day to insure any new members its fund would be sufficient to pay every death claim, as presented, and to return yearly to policy holders a surplus. Its assets would, in the course of a few yea.s, begin to decrease, but the last dollar would be on hand to pay the last legitimate demand. The surplus accruing under such circumstances, however, would necessarily be considerably less than if its new business were continued. New lives, in youth and health, admitted to the company, bring a reduction in the proportionate average losses by death. Present members have been benefitted in this way. New members will shortly have the same advantage in their turn, and meantime will receive their insurance at fair and safe rates, while the company is entirely mutual in its operations, and both new and old members must mutually benefit each other.

It is no less the interest than the duty of the

other.

It is no less the interest than the duty of the trustees of the company to take care that no plan or change shall now, or at any time, be adopted, which would in the least interfere with the rights, the safety or the advantages of the old policy-holders, as they and their friends are themselves included among the number.

ers, as they and their friends are themselves included among the number.

The faith of the policy-holders in the soundness of the company and the conservative and careful management of its Trustees ought not, therefore, to be shaken by the attacks which are made upon it by interested and unscrupinous persons who are envious of its position and great acknowledged success.

W. H. C. BARTLETT, Actuary.

The Mutual Life Insurance Company of New York. The undersigned, as a trustee of the Mutual Life

Insurance Company, has received a communication from Mr. Stephen English, 137 Broadway, reflecting severely upon the management of that company and upon the personal character of its President.

This letter has been very widoly circulated, and

the triends of the company deem it entitled to

the triends of the company deem it entitled to respectful notice.

I have no personal acquaintance with Mr. English, and can only infer the object of the letter from the bitter spirit which pervades it. The personal redections upon the President of the company are but repetitions of charges which have been made in years past, and are now gathered up in form calculated to promote serious apprehension. They have all been long since made the occasion of the fullest investigation by the trustees and by legislative committee, and have resulted in nothing sufficient to impair confidence in his character as a safe custodian of so high a trust. The trustees have again and again expressed this opinion of his fidelity.

The present eminent position of the Mutual Life Company is, in their opinion, the most unanswerable testimonial of his zeal, fid-fly and efficiency as an officer. I can only reaffirm, in the strongest term, as an individual member, what the trustees have unitedly done under their signatures, that the company is in the best possible condition for the security of its members; its funds are most judiciously cared for and invested and are sufficient to meet any possible liability, and that the administration is guarded by the trustees with the utmost scrutiny which the delicate nature of their trust demands, and that the entire management is surrounded by all the checks and guarantees which long and careful experience has suggested for the periect safety of the insured.

With respect to the important change of policy recentify adopted by the company—namely, a reduction of premiums upon new policies to be issued—I can only say that it was recommended by the eminent Actuary of the company after most deliberate investigation, received the maturest review by the appropriate committees and was adopted by the loard after full discussion of its period through every variety of experience

years the annual dividend returnable to the in-sured amounted to a considerable proportion of the premium received, and that the company had passed through every variety of experience with the same substantial result, led to the inquiry whether it was not safe to the company and just to the insured, and therefore the soundest policy, to diminish the annual cash payments rather than to exact more than was absolutely required for the sake of subsequently returning a portion of it to the payers?

It was clearly shown that this change could be effected without prejudice to old policy-holders, who would receive upon the annual adjustment of profits their pro rata share of their contributions, and that the business of the company would gradually lapse from the old system into the new, with equal justice to all concerned. It would be manifestly improper for me, an individual member, to discuss a question which the Board has thus deliberately adopted; but if it shall be found that the company have taken a slep unwarranted by experience they will as promptly retract it.

GEORGE S. COE,

OPINIONS OF DISTINGUISHED ACTUARIES ON THE COURSE OF THE MUTUAL LIFE IN-SURANCE COMPANY.

Meeses, Elezur Wright, Sheppard Homans and D. PARKS FACKLER, Consulting Actuaries.

GENTLEMEN—As the public mind is agitated upon the subject of the reduction of rates in the Insurance by the cual Life Insurance Company of this city, we respectfully request from you your views upon the circular issued by that company, and

which we enclose berewith. Your long connection with life insurance, and your character as trusted experts in the business, ogether with the fact that as Actuaries you occupy positions independent of individual companies, will give your views great weight with the public and with us. We are, gentlemen, your obedient ervants,

William H. Beers, Vice President New York Life Insurance Company: John E. De Witt, President United States Life; Lewis C. Grover, President of the Mutual Benefit Life Insurance Company; N. D. Morgan, President North America Life Insurance company; H. B. Hyde, Vice President Equitable Life Assurance Society; Robert L. Case, President Security Life Insurance and Annuity Company; L. ance Company; Henry Stokes, President Manhattan Life Insurance Company: C. Stanton, President Knickerbocker Life Insurance Company; Andrew Giil, President Guardian Life; James A. Taber, Secretary Merchants' Life; Fred. Schwendler, Vice Germania Life Insurance Company; George B. Satterlee, President Eclectic Lafe Insurance Company; F. E. Morse, Vice President Commonwealth Life Insurance Company; James H. Frothingham, President World Mutuai Life Insurance Company; Charles N. Morgan, President Excelsior Life Insurance Company; Edward Jones, President of the National Life Insurance Company;

Company. GENTLEMEN-We are in receipt of your favor or the 4th inst., asking our opinions in regard to the reduction of premiums to be charged for life insurances by the Mutual Life Insurance Company of New York, as set forth in the published letter of its Actuary, Professor Bartlett, to which our at

tention is specially directed.

We have examined that circular with care; its precise meaning is not clear, while some of its

statements seem inaccurate. It is gravely proposed to reduce the cost of life the Actuary of that company, of all men, ought to know that, in a mutual company, the cost to the insured can only be reduced by reducing the working expenses. For the premium, so far as it is found to exceed the actual cost, is returned to the insured, with interest, from year to year.

Mutual rates are designedly, and certainly ought forms the capital, the balance wheel, the perennial reservoir, which exalts contingency into certainty. This has been most abundantly vindicated in the history of the "Mutual Life" itself

The language of Professor Bartlett's letter is nargin of the premiums from forty per cent to ten, and may have misled many, as it has puzzled us. For in only one of the present premium columns is the margin as high as forty per cent and in some it is only twenty-one per cent; so that only a few of the margins are reduced to the extent he mentions. To state it accurately, all the various additions to the net premium for expenses and contingen clea are to be reduced to ten per cent, and the rate per thousand for an ordinary life policy on s person aged thirty, which is now \$21 70, will then be \$17 82, while for a five-year endowment policy the charge will be from \$20 to \$199, the propor tionate reduction being thus greatest where the premium is least and the risk of the company the heaviest a self-evident error which needs no

further exposure from us. The next section of the Professor's letter provides for the retention of the surplus-accruing from these new rates-until it amounts to one (originally stated as two annual premiums) annual premium, which is to be retained as a margin for contingen cies not provided against in the lower premiums but this very course will make the average outlay or the insured for the first ten years greater than now, and cause the company to retain on hand a much larger surplus than it now does. At present the average surplus on hand for each policy is only about forty per cent of the annual premium, while on the new plan it will in time become at least 100

The two following sections of Mr. Bartlett's letter may be regarded as necessary sequences to the one just mentioned. They are as follows:—
2. That these credits be held to be asses meet any deficit that may arise from any

stances whatever.

3. That in case of death the whole of the reversionary credit to be paid to the heirs, as at The fourth and last we would fain believe a mis-

print; but we are assured to the contrary, as it is the same in all the publications, viz. :-

4. That existing policy-holders may have the option either to leave their policies undisturbed and pay their old rates, receiving of course, their proportional dividends and reversionary credits or to take out new policies, with their existing credits added, and pay the new rates corresponding to their then present age, provided they subject themselves to a new medical examination and are pronounced assurable. It is difficult properly to characterize its terms

and we are quite sure that no intelligent presen policy-holder will care to accept the second option it affords, as he would thereby forfett all his share in the present reserves except as to dividends. As to the general plan, it is a virtual abandonmet of those cardinal principles of security and equity

upon which the claims of the Mutual Life Insuran Company to the confidence of its policy-holders and of the community have rested. It cannot be car, ried into effect without injustice to existing policy holders and a decrease in their security. If carried out at all the reduced rates should apply not only to future members, but also to all existing policy

holders, sick and well, without necessitati changes in existing contracts, by impe conditions, which may be prejudicial to ests as well as to their security.

reserves of the old policies are in effect to be used as a capital stock, to bear the expense of getting new business at stock rates, which must considerably exceed the margins of the new premiums. But this expense to the old members cannot be reimbursed to them by profits derived from the new ones at any future time, because they are mutual members and entitled to any surplus that may ever accrue from their own premiums. How far it is competent for the trustees of

strictly mutual corporation to admit persons to erskip upon terms more favorable than have been, and continue to be, exacted from existing admitted into the Mutual Life at the expense of those already insured—as will be the case if the plan is carried into effect, and the security of the latter be lessened thereby-then it is an injustice of which every policy-holder in that company has a right to complain

Nothing can express our views better than th anguage of a life company only second to the "Mutual" in size, which thus approunces its intention

not to reduce its rates:-"Nothing containing any element of bazard is truly safe unless more than apparently safe; a purely mutual company has no resource whatever beyond the premiums charged upon its policies; wherefore these premiums must be apparently higher than any loreseen contingency will exhaust, or future solvency is in peril."

The cash premiums of the Mutual Life received its published statements, and the working expenses were \$10,533,680 58, or 16.29 per cent. The the premiums had been lower. By the reduction proposed by Professor Bartlett the premiums would have been about \$53,000,000, which would have made the expenses not much, if any, less than 20 per cent, or double the margins now proposed on new policies. A company to be entirely composed of such policies could not stand without a large ehind it, and no person of much commo sense can contend that what is too weak to stand alone can add strength to anything.

We are unhesitatingly of opinion that the reduc tion of premiums as proposed by the Mutual Life Insurance Company of New York is unwise, deficient in security, unjust to existing policy-holders and prejudicial to their rights and interests, and deserving our unqualified disapproval.

We are confident, however, if the trustees of the Mutual Life should carefully reconsider this matter, they will see that they are about to take a step unwarranted by their own experience of by their own experience or that of any other company, and will decide to refrain from it.

ELIZUR WRIGHT, SHEPPARD HOMANS, D. P. FACKLER,

HABBERLIN. -On Friday evening, December 6, at he residence of his father, 300 Mott street. James J. HABBERLIN. Notice of funeral in to-morrow's paper.

Burnett's Miniature Toilets.—Elegant ASSORTED COLORED BOXES, containing a complete Toilet Appendage, admirably adapted to the Toilet Table and traveller's portunanteau. ACCEPTABLE HOLIDAY PRESENTS. Wholesale by druggists' sundry men every

A .- For a Stylish and Elegant Hat go

A.—Herring's Patent
CHAMPION SAPES,
261 and 252 Brondway, corner of Murray street, A .- Herald Branch Office, Brooklyn, open from 8 A. M. to 8 P. M. On Sunday from 3 to 8 P. M.

A.—Peremptery Sale of an Entire Stock of JEWELRY, DIAMONDS, CORALS, &C. Must be closed before January II, 1873. VICTOR BISHOP, Fifth Avenue Hotel, RIGHT HAND SIDE (NOITH HALP) ONLY. of the store lately occupied by Bishop & Rein.

edition. Latest discoveries of Diamonds, &c., by Dr. L. FEUCHTWANGER. Price \$5 per copy. L. & I. W. FEUCHTWANGER, 50 Cedar street, New York

A.—Remedy for Sore Throat and Hoarseness.—KENDALL'S BRONCHIAL TROCHES speedily relieve; keep them in the pocket this change-able weather. A.—Royal Havana Lottery. Grand Ex-traordinary Drawing. J. B. MARTINEZ & CO., Bankers, 10 Wall street: Post office box 4,685, New York.

-As a Remedy for Colds, Rheumatism Burke's Holiday Styles Dress Hats ready et popular prices. Seal Skin Caps in variety. BURKE, 210 Broadway.

Batchelor's Hair Dye,-Is the Best in

Chapped Hands and Rough Skin Cured by using JUNIPER TAR SOAP, manufactured by CAS-WELL, HAZARD & CO., New York David's Holiday Hat for Gentlemen

December.—This is the Season for the selection of FURS. KNOX, at his stores, 212 Broadway and under the Fitth Avenue Hotel, exhibits a greatyriety of all the prevailing styles at moderate prices Ladies, do not averlook his, and go where all your gentlemen acquaintances buy their hats—to KNOX'S.

uralgia and Rheumatism permanently eradicates in the system. Advice gratis, daily, 2f John street culars free. -Choice Stock at Manufacturers

Dr. Fitler's Rheumatic Remedy .-

before purchasing. BURKE, manufacturer, 210 Broadway, corner Fulton street. Half Horse and Half Man.—Rheu-matism, Swellings, Lameness and any kind of flesh, bone or muscle a diment upon man or beast are cared by CEN-TAUR LINIMENT, the most wonderful discovery of ancient and modern times.

Most Charming Reading.

New volume of popular biographies now ready, cailed MODERN LEADERS.

Being a Series of Biographical Sketches by Justin McCarthy. One volume, 8vo. Cloth. Price \$1.75.

These sketches are marked by all that brilliancy of style which has heretofore given Mr. McCarthy so wide a reputation. Besides being instructive, they are most charming reading. The following biographies, among many otners, will be included in this volume:—

Queen Victoria,
The Prince of Wales,
George Eliot,
King of Italy,

Produc.

RECENT PUBLICATIONS.
Lady Judith. By Justin McCarthy.
Our Poetical Favorites. By Prof. A. C. Kendrick.
Overland. A Story. By J. W. DeForest.
Lucia: Her Problem. By Mrs. Amanda M. Donglas
The Nether Side of New York. By Edward Crapsey.

SARATOGA IN 1901.
BY ELI PERKINS.
With 200 Beautiful Illustrations by Arthur Lumles Price \$2.

Micol, Davidson & Co., 686 Broadway, factory No. 4 Great Jones street, Deco-rators of Porcelain, offer a splendid assortment of ORNA-MENTAL DINNER, TEA and DESSERT SERVICES, also WHITE FRENCH CHINA, INDIA CHINA, &c., by ie set or piece. Articles or sets decorated to order in the highest style f art with Creats, Monograms, Fruits, &c. Also GLASSWARE, PLATED WARE &c.

No Matter If Your Disease Has Been pronounced incurable, Dr. BRIGGS, 1,149 Broadway will, by his wonderful healing power, cure you. On Marriage.—Happy Relief for Young Men. Remarkable reports sent free. Address HOWARD ASSOCIATION, Philadelphia, Pa.

Perhaps You Are Coughing as you read this notice; if so, let it urge you to the nearest drugglet's, where fifty cents taid out in a bottle of HALE'S HONEY OF HOREBOUND AND TAR will enable you to care your cough in twenty-loar hours.

Are you in agony 7 One does of PIKE'S TOOTHACHE DROP'S will kill the nerve is one minute.

Royal Hayana Lottery.—Circulars and information furnished. R. ORTEGA, No. 9. Walk street. Post office box 1,36. Royal Havana Lottery.—Prizes Cashed, orders filled, information firmshed, highest rates paid for Spanish Bank Bills. TAYLOR & CO., Bankers, 15 Wall at

The Great Remedy of the Age, Graefen-BE'RG MARSHALL'S CATHOLICON, price \$1.50 per bodle. Nervousness, Wakness, Beranged Appetite, Pain in the Back, Chills, Feverishness, Seadache, in digestion, and all the disressing complaints to which iemales are subject are cured by this great remedy

Valuable and Reliable. ... Brown's BEOWN'S ALL PROCHEST are invaluable to those expend to suffer changes, affording prompt relief in Coughs, Colds, &c.

Wanted to Purchase—Bledieni, Elistort-cat, Mechanical and Natural Curiosities, Medical Diplo-mas of all colleges in Eurone and United States. Ad-dress, for one week, with price and particulars, MUSEUM, Beraid office.

SOO. Price 75c.
CONTRIBUTIONS TO MOLECULAR PHYSICS IN THE DOMAIN OF RADIANT HEAT. By John Tyndail, LLD. \$5.
MAJOR JONES COURTSHIP. New edition, revised.

NEW PUBLICATIONS. D. APPLETON 4 CO., 549 and 551 Brondway, New York, have just published, RESSIE. A novel, By Julia Kavanagh. 1 vol. 8vo., THE DOCTOR'S DILEMMA. By Hester Stretton. L'vol.

ous additions and 16 entirely new illustra-With numerous additions and 16 equirally new Hushrations, \$1.50
PHE ANCIENT STONE IMPLEMENTS, WYAPONS AND ORNAMENTS OF GREAT BRITAIN BY JOHN EVANS, P. R. S. P. S. A. Romorary Secretary of the Geological and Numismatic Societies of London, &c. I vol. 8vo. With two plates and 476 woodcuts. Price THE LIFE AND LETTERS OF CAPTAIN MARRYAT, R. N., author of "Peter Simple," &c. By his daughter, Plorence Marryat (Mrs. Rose Church). 2 vols. 12mo. 24. Okthor Ov. WATER IN CLOUDS, RAIN, RIVERS, ICK AND GLACIERS. By Projessor John Tyndall, Lt. D., F. L. S. 1 vol. Cloth, Price \$150.

ANDROOK OF CHEMICAL TECHNOLOGY. By Rushing Marrian Chemical Technol. If h. S. I vol. Cloth. Price \$150.

If ANDHOOK OF CHEMICAL TECHNOLOGY By Radolph Wagner, Ph. D., Professor of Chemical Technology in the University of Wurtaburg, Translated from the sixth German edition, with extensive additions by William Crookes, F. L. S. With 33 illustrations. It vol., 3 vo. Cloth 761 pages. \$5.

TOWN GEOLOGY. By Rev. Charles Kingsley, F. L. S., F. G. S., Canon of Chester. I vol. Cloth. Price \$1.90.

THE PERIRIE. By James Perimore Cooper With mimerous new illustrations by F. O. C. Darley. Forming the fifth and concluding issue in a new illustrated edition of Cooper's "Leather Stocking" Tales. Previously issued:—"The Last of the Mohicans." "The Doers ayer," "The Pathfilder" and "The Prairie" svo. Paper. Price 76 cents each; in cloth \$1.25.

THE VEGETABLE WORLD. Being a History of Plants, with their Structure and Peculiar Properties. Adapted from the work of Louis Figuier. With a Glossary of Idotanical Terms. New and revised edition. With 478 illustrations. Price \$3.50.

THE DOVE IN THE RAGLE'S NEST. A Novel. Ry Charlotte M. Yonge. I vol., 12mo. Illustrated. Forum the tenth volume of the Hustrated Edition of Miss Yonge's works. Volumes already published:—"Her of Kedelytie," 2 vols.; "Hear Streepase," 2 vols.; "Base Chain," 2 vols.; "Bus Guardiana," I vol.; "Becchrott," 1 vol.; "The Caged Llon," I vol. Price \$1 per volume. FIG. 1. Youmans December Number. Price 56 cents. Price \$5. 2 vols., vo., with apware of the price \$1. vol., 12uo., cloth. Price \$2. vols., 12uo., cloth. Price \$2. was presented and cheaper edition. I vol., 12uo., cloth. Price \$2. was presented and servants and a Collection of over \$50 Practices and Servants and a Collection of over \$50 Practices and Servants and a Collection of over \$50 Practices and Servants and a Collection of over \$50 Practices and Servants and a Collection of over \$50 Practices and Servants and S

Either of the above, when not to be had in book stores, sent free by mail to any part of the United States on re-

HARPER & BROTHERS' LATEST PUBLICATIONS. PORCE, Being Vol. IV of Science for the Young, by Ja-cob Abbott. Hustrated. 12mo, Cloth, \$1.50 HEAT—LIGHT—WATER AND LAND.—FORCE, 4 vols, Illustrated. 12mo, Cloth, \$1 50 cach. DR. WAINWRIGHT'S PATIENT. A Novel. By Edmund

NORDHOFF'S CALIFORNIA. California: for Health, Pleasure and Residence. A Book for Travellers and Settlers. By Charles Nordhoff, New Edition. Hiss-trated. Svo. Paper, \$2; Cloth, \$2 9). THE SCHOOL AND THE ARMY IN GERMANY AND FRANCE, with a Diary of Siege Life at Versailles. By Brevet Major-General W. B. Hazen, U. S. A., Colonet Sixth Infantry. Crown Svo, Cloth, \$2.5k.

A WOMAN'S VENGEANCE. A Novel. By James Payn, Author of "Carlyon's Year," "Ceel's Tryst," "A Bogger on Horschack," "Bred in the Bone," "Found Dead," &c. Svo, Paper, 59 cents. FOR THE KING. An Historical Novet. By Charles Ghan, Author of "For Lack of Gold," "Robin Gray," &c. 8vo, Paper, 50 cents.

AC. Svo, Paper, 50 cents.

HARPER'S HOUSEHOLD DICKENS. With Ocienal English and American Illustrations by Thomas Mast, W. L. Sheppard, Thomas Worth, C. S. Reindart, J. Parnard, J. Mahoney and others.

Ovo, Paper, G. Constance, C. L. B. (Hendy.)

MARTIN CollyZalteWIT. With 50 Hunstrations by J. Barnard. Svo, Paper, \$1, Cloth, \$1, 50. (Rendy.)

THE OLD CURLOSTY SHOP. With 54 Hunstrations by Thomas Worth. Svo, Paper, 75 cents; Cloth, \$125. (Rendy.) Thomas Worth. Svo. Paper. (Ready.) OPPERFIELD. With Portrait of Author and GLAVID COPPERFIELD. With Portrait of Author and GLAVID COPPERFIELD. Stop. Paper, \$1 : Cloth, \$150. Hustrations by 5 battal (Ready) DOMBEY AND SON. With 52 Illustrations by W. L. Shannard, 3vo, Paper, \$1; Cloth, \$159. (Ready in De-Sheppard. 8vo, Paper, \$1; Cloth, \$1 m, (cond), cember.)
ICHOLAS NICKLEBY. Illustrated by C. S. Reinhart.

A GIRL'S ROMANCE, and Other Stories. By F. W. Robinson, Author of "Carry's Contession," "Matte: a Stray," "No Man's Friend," "Christic's Faith," "Poor Humanty," Ac. Svo. Paper, 30 cents. NAST'S ALMANAC. The Almanac for 1873. With 86 Chera-teristic Illustrations by Thomas Nast. Crown Svo. Paper, 25 cents; Five Copies for \$4.

HARPER & BROTHERS will send either of the above works by mail, nostage prepaid, to any part of the United States on receipt of the price. HARPER'S GATALOGUE mailed free on receipt of Six

L IBRARY OF CHOICE PICTION
THE INITIAL VOLUME PUBLISHED THIS DAY.
AT HIS GATES.
A NOVEL,
S Mrs. Oliphant,
One vol. 8vo., with 31 llustrations. Cloth, 34 39; paper,

One vol. 4vo., with 31 Hustrations. Cloth, 34 39, paper,
Mrs. Oliphant ranks among the first of living novelists,
and this is one of the best of her very popular productions. The characters are strongly individualized and
thoroughly luman—men and women who have impulses
and sympathies in common with those of the thousands
who are sure to read the story—and the plot, which
shows the genius of the true artist in its construction, has
its issue so carefully concealed that the interest is sustained to the last pape.

In her latest newel Mrs. Oliphant has achieved her
greatest success,—london Athensum.

"At His Gates" is a work which displays all the literary skill and all the admirable sense and sagacity which
the public know the authoress to possess.—London Spectator.

Sent free of charge upon receipt of the paice by the put

SOLD ONLY BY SURSCRIPTION.

Ready this morning for delivery to subscribers by our agents, HOW I POUND LIVINGSTONE,"

BY HERRY M. STANLEY,

Royal octavo, SDP pages.

Twenty-eight Pail Page Engravings.

Iventy-five in the Text,

SIX MAIN,

Prices.

The London Times says of this great work:—"The freshness with which Mr. Stanley writes, his roat powers of narrative and description, his quick observation and very industrious collection of materials, all going hand is hand as they do with the reader's kees unierest in the subject, with admiration of the courage, energy, self-reliance and ready resources of the traveller, and with the strange, semi-chivalrous, commercial induser of his mission, render the work he has so soon published excellent creading." And the Saturday Review rema-ks:—"Mr. Stanley has performed his task with most crediballe energy and courage.

** His book well deserves reading."

**SCRIBNER, ARMSTROMA & U.O. .

**SGRIBNER, ARMSTROMA & U.O. .

**GG Broadway, New York.

THE NEW BOOKS. 1873. THE Novel. By May Flowers. Broken Dreams-By Author of "Stolen Waters" 1 10 I'welve Views of Heaven-(Eighteanth, thousand) . . . 1 50 The Married Belle-By "Widow Goldsmith", 175 Faustina-A Novel. Translated troubthe German . . i (9) Edna Browning-Mazy J. Holmes' new nevel...... 1 30 Caper Sance - Fanny Fern's Inst book Morning Glories-By Louisa Alcott, wethor of "Little The Culprit Fay-Illustrated by Arthur Lumiey 7 08 Angelina Gushington's Thoughts on Men, &c.....

Bayerty Manufield T. Walworth's new novel

The Debutable Land-By Robert Date Owes. Heart Hungry-Mrs. Westproreland's new novel. Gustave Adolf-A Novel. From the Swedish Pole on Whist-The new standard London Work ...

PICKWICK PAPERS. Illustrated by T. Nast. (Suprep-BLEAK HOUSE, (In press.)

SONG LIFE. Hustrating the Journey of Christians and, her Children from Earth to the Celestan City. For the Sunday School and Family Circle. By Phillip Phillips. Hustrated by C. Gray Parker. 4to, 50 cents.

THE EUSTACE DIAMONDS. A Novel. By Anthony Troltope, Author of "The Golden Lises of Granpere," "The Small House at Allington," &c. 8vo, Paper, \$1 25; Cloth, \$1 75. THIRTY YEARS IN THE HAREM; or, The Autobiogra-

SCRIBNER, ARMSTRONG & CO.

Cloth leather (murbled edges) Half moreocco Times says of this great work.—"The I The London Times says of this great work.—"The riess with which Mr. Stanley writes, his real powers with which Mr. Stanley writes, all going he

THE INSURANCE MONITOR.

The number for December closes the twentieth year of this publication, which is the oldest insurance journal in the control of the c

Maurice - A Novel From the French of Bechard . 1 9

O W CARLETON & CO., Publishers,